

Product Disclosure Sheet Read this Product Disclosure Sheet before you decide to take up the PBN Visa Debit Card. Be sure to also read the general terms and conditions	Public Bank Vietnam PBN Visa Debit Card Date:
1. What is this product about?	
<p>PBN Visa Debit is a two-in-one card combining Visa Debit Card and ATM functions. The card is linked to the Current Account/ Current Account Plus (“Banking Account”) of the individual and any expenditure will be deducted directly from the banking account.</p> <p>This is a PBN Visa Debit, a payment instrument which allows you to pay via a direct deduction of the cost for goods and services from your banking account at participating retail and service outlets. You are required to maintain a banking account with us, to be linked to your PBN Visa Debit. If you close your Current Account/ Current Account Plus maintained with us, your PBN Visa Debit Card will be automatically cancelled.</p> <p><u>EMV Chip Card Function (Visa EMV Chip Card)</u></p> <p>EMV Chip cards are cards with an embedded microchip on the face of the card, to record customer information or customer transaction. PBN Visa Card is a EMV chip authentication technology card, will brings you added level of security by providing you with greater freedom, secure and convenience way in making your purchases everywhere in the world.</p> <p><u>Contactless Function (Visa payWave)</u></p> <p>A fast and convenient way to pay your purchases by simply “waving” your card when prompted by the contactless reader at the checkout. Most of the time, you won’t be asked to sign or enter a PIN, but you will be asked for more expensive purchases.</p> <p>For more information, kindly visit www.publicbank.com.vn</p>	
2. What are the fees and charges I have to pay?	
<p>(i) <u>Card Issuing Fee</u> VND100,000</p> <p>(ii) <u>Annual Fee</u> VND60,000</p> <p>(iii) <u>Card Replacement Fee</u> VND60,000 per card</p> <p>(iv) <u>Balance Inquiry& Mini Statement:</u></p> <ul style="list-style-type: none"> • At PBN: Free • At other banks: VND1,000 /transaction 	

(v) Cash Withdrawal Transaction Fee

- ✓ Via Public Bank Vietnam ATM: Free
- ✓ Via all VISA Domestic ATM:
Free for first 5 transactions of each month ^(*)
From the 6th transaction: VND3,000 per transaction
- ✓ Via VISA/ PLUS overseas ATM: 4% of withdrawn amount or minimum VND60,000.

(*) Note: The first 05 waival are inclusive of both PBVN domestic and Visa debit cards transactions.

(vi) Fund Transfer Fee

- Via PBVN ATM: Free

(vii) Overseas Transactions Conversion Fee

Transactions made in foreign currency will be converted to Vietnam Dong using US\$ as the base currency on the date it is received and/or processed at the conversion rate as may be determined by Visa International at its absolute discretion. In addition, the Card member will also have to pay foreign exchange spread of 2.0% of the converted Vietnam Dong amount for the conversion of the transactions made in foreign currency. The exchange may differ from the rate in effect on the date of the transaction due to market fluctuations. Such rate imposed shall be final and conclusive and the Cardmember shall bear all exchange risks, losses, commission and other bank charges which may thereby be incurred.

(viii) Sales Draft Retrieval Fee

VND100,000-00 per copy

(ix) Monthly Statement

Free

(x) Statement upon request:

(Statement of transactions aged 12months or below till/from the date of request)

VND20,000-00 per month

(xi) Statement of History records to be retrieved over 12 months:

VND200,000-00 per statement month

(xii) Dispute Investigation Fee (For dispute transactions found unjustified by the Bank):

VND200,000-00

(xiii) Any applicable taxes when the same become chargeable or in force.

(xiv) Foreign Account Tax Compliance Act (FATCA)

The Foreign Account Tax Compliance Act (FATCA) was enacted on 18 March 2010 and was designed to report and collect tax from United States (U.S.) persons (i.e. U.S. citizens/green card holders/tax resident) on their offshore financial accounts including investments in countries like Vietnam through non-U.S. financial institutions and offshore investment vehicles. The FATCA is effective on 01 July 2014. The intergovernmental agreement (IGA)

between Vietnam and the United States for implementing the FATCA regime was signed on 01 April 2016 and generally requires foreign financial institutions such as us, Public Bank Vietnam to provide information on U.S. persons to the Vietnamese Competent Authority, which will then submit the information to the U.S. Internal Revenue Service (IRS).

(xv) Customer Consent

- I hereby undertake to inform Public Bank Vietnam (PBVN) within 30 days of any change in circumstances that render this self-certification incorrect by providing the required documentation within 90 days from the date of change.
- I acknowledge and consent to my account information to be exchanged with the tax authorities of countries concerned if my foreign status falls under the purview of the intergovernmental agreements under FATCA.
- I have read and understood on the provisions of FATCA as contained herein and agree to be bound by such provisions.
- I declare that the information provided in this form is, to the best of my knowledge and belief, accurate and complete.
- I declare that the Bank reserves the right as the Bank deems fit, to reject the application or close the account or report the account to the relevant tax authorities without assigning any reason whatsoever.

3. What are the key terms and conditions?

(i) Interest-Earning

Interest Rates will follow according to the respective CA/ CAP.

(ii) Cash Access

Customer can withdraw cash at all domestic and overseas ATMs/POS with Visa/PLUS logo by PBVN Visa Debit Card.

(iii) Constant Control

PBVN e-banking facilitates banking convenience from the home or office, every day of the year! Services available include balance enquiry, statement request, fund transfer, transaction history.

(iv) Other features and benefits of PBVN Visa Debit Card:

- ✓ No monthly finance charges.
- ✓ No monthly late charges.
- ✓ Works as good as credit card.

4. What if I fail to fulfill my obligations?

Liability for Unauthorised Transactions

In the event of loss/ theft or the unauthorised use of the card, you shall be liable for all transactions where you have:

- (i) acted fraudulently;
- (ii) delayed in notifying the Bank as soon as reasonably practicable after having discovered the loss/ theft or unauthorised use of the Card;

- (iii) voluntarily disclosed the PIN to another person;
- (iv) recorded the PIN on the Card or on anything within close proximity of the Card and which could be lost with the Card;
- (v) left the Card, or an item containing the Card, unattended; and/ or
- (vi) had voluntarily allowed another person to use the Card. If investigation disclose that you are involved in the incurring of any unauthorised charges, you shall be liable for all the unauthorised charges incurred, including financial charges, whether before or after the Bank's receipt of such confirmation. It is expressly agreed that the Bank is not under a duty to ensure that the Current Balance prescribed by the Bank is not exceeded.

Note: If you fail to abide the terms and conditions of the debit card, we have the right to terminate your Card.

5. What are the major risks?

You should notify Public Bank Vietnam immediately after having discovered the loss, stolen or unauthorised use of your credit card.

For stolen or lost card:

- Call 1800 599 930 or +84-24-3826 2000;
- Or access to PBVN internet banking at <https://ebank.publicbank.com.vn> and follow guidance on blocking card specified in User guide on PBVN e-banking service published on Bank's website.

If you wish not to receive SMS Transaction Alert, you are unable to take immediate action to notify the Bank in the event of unauthorised transactions on your card account.

6. What do I need to do if there are changes to my contact details?

It is important that you inform Public Bank Vietnam in writing of any change in your contact details to ensure that all correspondences reach you in a timely manner.

You may contact Public Bank Vietnam at:

Public Bank Vietnam Card Services

1st Floor, Tungshing Square, 02 Ngo Quyen, Ly Thai To Ward, Hoan Kiem District, Hanoi, Vietnam.

Tel: +84-24-3826 2000

Fax: +84-4-3943 9005

E-mail: cardservices@publicbank.com.vn

7. Where can I get further information?

Should you require additional information on debit cards, please refer to the banking info booklet on "Debit Cards", available at all Public Bank Vietnam Branches and the www.publicbank.com.vn website.

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